ABSTRACT

Determinants of Tax Morale among Generation Z as Prospective Taxpayers

By Anindyta Najwa Mirani

Abstract

This study employs a quantitative approach to analyze the influence of love of money, agreeableness, and openness to experience on the tax morale of Generation Z. The population consists of Generation Z individuals who are not yet taxpayers in the Jabodetabek area, with a sample size of 118 respondents. The data were analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method. The findings reveal that love of money, agreeableness, and openness to experience significantly affect the tax morale of Generation Z. These results indicate that personality traits and individuals' perspectives on money can influence their internal motivation to pay taxes. This research contributes to understanding the characteristics of Generation Z as potential future taxpayers, particularly in terms of how internal factors shape their tax morale. It also provides valuable insights for policymakers to enhance tax awareness among Generation Z.

Keywords: love of money, agreeableness, openness to experience, tax morale, generation z.

ABSTRAK

Determinan *Tax Morale* pada Generasi Z Sebagai *Prospective Taxpayers*

Oleh Anindyta Najwa Mirani

Abstrak

Penelitian ini menggunakan pendekatan kuantitatif untuk menganalisis pengaruh *love of money, agreeableness,* dan *openness to experience* terhadap *tax morale* Generasi Z. Populasi penelitian adalah Generasi Z yang belum menjadi wajib pajak di wilayah Jabodetabek, dengan jumlah sampel sebanyak 118 responden. Data dianalisis menggunakan metode *Structural Equation Modeling-Partial Least Square* (SEM-PLS). Hasil penelitian menunjukkan bahwa variabel *love of money*, *agreeableness*, dan *openness to experience* memiliki pengaruh signifikan terhadap tax morale Generasi Z. Temuan ini mengindikasikan bahwa faktor kepribadian dan pandangan individu terhadap uang dapat memengaruhi motivasi internal mereka untuk membayar pajak. Penelitian ini memberikan kontribusi dalam memahami karakteristik Generasi Z sebagai calon wajib pajak, khususnya terkait bagaimana faktor internal memengaruhi moral pajak mereka, serta memberikan wawasan bagi pembuat kebijakan dalam meningkatkan kesadaran pajak di kalangan Generasi Z.

Kata Kunci: *love of money, agreeableness, openness to experience, tax morale,* generasi z.